

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 ☐ Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Edward Overton,

Case No.: 14-24384

Judge: MBK

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 09/05/2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: DCG

Initial Debtor: EO

Initial Co-Debtor: PO

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 577 per Month to the Chapter 13 Trustee, starting on 10/01/2018 for approximately 10 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 2nd Mortgage of Property 1 Devonshire Drive, Westampton, NJ 08060

Proposed date for completion: 01/01/2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Debtors' have ten (10) months remaining in present Plan. Debtors' would like opportunity to get approved for a Modification on their second (2nd) mortgage. The Debtors' were previously approved for a Mortgage Modification on their first (1st) mortgage, as such there are no arrears on that mortgage to be placed in the MP.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		
IRS	IRS Taxes	\$6018

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SLS / U.S. Bank National Association as Indenture Trustee of GMACM Home Equity Loan/ c/o KML Law Group, PC	2nd Mortgage (Home Equity Loan) on 1 Devonshire Dr, Westampton NJ	\$16,144.62	-0-	Debtor is Seeking a Loan Modification; Trustee to make payments to secured creditor pending the loan modification process	\$350.97

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:
Ditech - 1st Mortgage on 1 Devonshire Drive, Westampton, NJ 08060
Wells Fargo Dealer Services - Auto Loan

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo Bank, N.A.	Thermospa	\$1156.28 (remaining balance)

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/22/2015.

Explain below **why** the plan is being modified:

Debtor requests opportunity to get a Loan Modification on his 2nd Mortgage and complete his Bankruptcy in the remaining months of their Plan

Explain below **how** the plan is being modified:

Loan Modification requested in Plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 09/05/2018

/s/ Donald C. Goins, Esq.
Attorney for the Debtor

Date: 09/05/2018

/s/ Edward Overton
Debtor

Date: 09/05/2018

/s/ Pamela Overton
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 09/05/2018

/s/ Donald C. Goins, Esq.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 09/05/2018

/s/ Edward Overton
Debtor

Date: 09/05/2018

/s/ Pamela Overton
Joint Debtor

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Edward Overton
Pamela Overton
DebtorsCase No. 14-24384-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 42

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db/jdb
cr +Edward Overton, Pamela Overton, 1 Devonshire Drive, Westampton, NJ 08060-2432
+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
cr +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487, UNITED STATES 33487-2853
cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road,
Winterville, NC 28590-8872
514916270 +Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
514916275 +CHASE BANK U.S.A., N.A., C/O Nationwide Credit, Inc., 3835 North Freeway Blvd., Ste 115,
Sacramento, CA 95834-1977
514916278 +CHS Institute Of Neurosciences, 7 Foster Ave., Ste 101, Gibbsboro, NJ 08026-1191
514916273 Capital One Card Services / GM, P.O. Box 80082, Salinas, CA 93912-0082
514916274 +Capital One N.A. / Kohl's Dept. Stores, C/O FMS, Inc., 4915 South Union Avenue,
Tulsa, OK 74107-7839
515067710 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514916276 Chase Bank, USA, N.A., C/O Nationwide Credit, Inc., P.O. Box 26314,
Lehigh Valley, PA 18002-6314
514916277 +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
514916280 +Citibank, N.A., C/O Global Credit & Collection, Corp., 2699 Lee Rd., Ste 330,
Winter Park, FL 32789-1740
514960764 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
514916282 +Father Nature Landscaping, C/O James Logan, Jr., Esq., L.L.C., 219 High Street,
Mt. Holly, NJ 08060-1403
514916284 +Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328
514916285 +Internal Revenue Service, P.O. Box 931000, Louisville, KY 40293-1000
514916290 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Ste 300, Highlands Ranch, CO 80129-2386
514916291 +Sprains, Strains & Fractures, LLC, P.O. Box 168, Haddonfield, NJ 08033-0278
514916292 VIRTUA WEST JERSEY HEALTH SYS, P.O. Box 8500-7542, Philadelphia, PA 19178-7542
514916293 +WEBBANK/DFS, P.O. Box 81607, Austin, TX 78708-1607
515101840 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
514933703 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
514916294 +Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697
514916295 #Wells Fargo Financial National Bank, P.O. Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 06 2018 23:11:56 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 06 2018 23:11:52 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 23:11:25
Ditech Financial LLC f/k/a Green Tree Service, LLC, PO Box 6154,
Rapid City, SD 57709-6154
514932878 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 06 2018 23:17:41
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
Oklahoma City, OK 73126-8941
515135043 +E-mail/Text: BKRMailOps@weltman.com Sep 06 2018 23:12:01
Atlantic Credit & Finance Special Finance Unit, LL, CITIBANK, N.A.,
c/o Weltman, Weinberg & Reis, 325 Chestnut Street, Ste 501, Philadelphia, PA 19106-2605
514955316 E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 23:17:06 CACH, LLC,
PO Box 10587, Greenville, SC 29603-0587
514916271 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 23:17:28 Capital One,
C/O Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
514916279 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 06 2018 23:11:52 Citibank, N.A.,
C/O Midland Credit Management, Inc., 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
515308614 E-mail/Text: cio.bncmail@irs.gov Sep 06 2018 23:11:07
Department of Treasury - Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
515159343 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 23:11:25 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
514916283 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 23:11:25 Green Tree, P.O. Box 6172,
Rapid City, SD 57709-6172
514916286 E-mail/Text: bnckohlnotices@becket-lee.com Sep 06 2018 23:10:57 Kohl's, P.O. Box 3043,
Milwaukee, WI 53201-3043
514916287 +E-mail/Text: bnckohlnotices@becket-lee.com Sep 06 2018 23:10:57 Kohl's/Capital One,
P.O. Box 3115, Milwaukee, WI 53201-3115
514916288 +E-mail/Text: cd@musicarts.com Sep 06 2018 23:12:19 Music & Arts, 4626 Wedgewood Blvd.,
Frederick, MD 21703-7159
515104772 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 23:17:36
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 42

Date Rcvd: Sep 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515131900 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 23:18:10
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
514916289 E-mail/Text: courts@southeastfinancial.org Sep 06 2018 23:12:08
Southeast Financial Credit Union, 5110 Maryland Way, Ste 100, Brentwood, TN 37027
TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514916272* Capital One, C/O Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
515067711* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514916281* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Preferred Account, C/O DFS Customer Care Dept.,
P.O. Box 81577, Austin, TX 78708-1577)
514972388* Department of the Treasury - Internal Revenue Serv, P.O. Box 7346,
Philadelphia, PA 19101-7346
515308615* Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, IA 50306-0438

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee
et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald C. Goins on behalf of Joint Debtor Pamela Overton dngoins1@gmail.com,
G25787@notify.cincompass.com
Donald C. Goins on behalf of Debtor Edward Overton dngoins1@gmail.com,
G25787@notify.cincompass.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer
Services, Inc. ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Indenture
Trustee et al... kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Service, LLC
dnj@pbslaw.org

TOTAL: 12